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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I was recently notified of this new regulation that the Department of Labor intends to implement. The general idea behind the regulation is admirable but I have great concern of other things this would allow the DoL to do. I see that it will allow the government to regulate what I can do with the funds in my IRA as far as what methods I can use to invest those funds. In particular, this administration could dictate whether or not I can use options trading within my IRA.

I have taken a great deal of time and effort to learn how options trading works and have found that it actually allows me to increase my ROI when used properly. I have benefited every time I have used the trading method and this would severely impact my ability to control my investments if I am restricted from using it.

The government has no business dictating to me what I should be able to do with my own funds when I have made a learned choice of how I invest those funds. I went through a rigid process with my broker to prove to them that I would be able to properly trade through options and made myself aware of the risks involved with them.

I need a tool to manage growth in my requirement fund! Allowing this regulation as written to be implemented is going to negatively impact my ability to grow my retirement accounts. This regulation needs to be rewritten to remove this portion before implementation.

David Walters